

Personal.

Schedule of B. C. & St. A. Railroad. Effective March 12, 1912.

Train No. 1 Going South.	Station	Train No. 2 Going North.
Lv. 11:00 a.m.	Chipley	5:00 p.m. Ar.
" 11:33 a.m.	Wausau	4:27 p.m. "
" 12:03 p.m.	Greenhead	4:00 p.m. "
" 12:06 p.m.	Riverside	3:54 p.m. "
" 12:48 p.m.	Vicksburg	3:12 p.m. "
Ar. 1:00 p.m.	Southport	3:00 p.m. Lv.

Ben Askew, was up from Bonifay Monday.

W. L. Leigh of New York, was in the city yesterday.

Sheriff Allen made a business trip to Southport Friday.

Mr. Goetha was up from Southport on business Monday.

Mrs. R. E. Tiller spent several days at Vernon this and last week.

T. Y. Lisenby of Steam Mill, Ga., was a business visitor here Monday.

C. P. Reed of Citronell, Ala., was the guest of friends here Tuesday.

R. C. Horne was up from Lynn Haven and spent a couple of days last week.

Mrs. Berta Blake and son, Milton, are spending some days at Pensacola.

Anderson Amos of Jackson county, was a business visitor in town Friday.

J. H. Leonard of Bonifay, was the guest of W. D. Peters and family, Friday.

Mrs. Wm. Gainer of Econfina, is here visiting her daughter, Mrs. D. D. Davis.

W. C. Aiford of Compass Lake was one of the visitors in the city Tuesday afternoon.

C. A. Grubbs was up from his still near Wausau, and spent the day here Saturday.

Mrs. Charlie Cotton and children of Millville, are visiting with relatives here this week.

Mrs. Grace Drummond of St. Andrew, was the guest of Mrs. W. W. Jones Wednesday.

Mrs. M. J. Williams of Graceville, is here on a visit to her son, J. W. Williams, and family.

C. C. Harm and wife of Washington, D. C., passed this way Friday enroute to the Bay country.

L. O. Stein and wife passed this way Sunday enroute from a trip to the Bay country, to their home at Boston.

Mrs. J. H. Drummond of St. Andrew, came up on the B. C. train Sunday afternoon and went out to Pensacola.

Mrs. Henry Farrior and children of Southport, are here this week the guest of her mother, Mrs. T. E. Langston.

Editor Bee Brooks of the Vernon News was up from the county capital Tuesday and paid the Banner a fraternal call.

C. A. Harris and wife of Seattle, Washington, arrived a few days ago to spend the winter with their cousin, C. H. Harris.

It is with pleasure that we state that Rev. D. H. McNeil has been returned to the pastorate of the Methodist church here for another year.

Miss Lucile Jordan, one of the teachers in Palmer College at DeFuniak, came home to spend Saturday and Sunday with her mother, Mrs. F. C. Wilson.

L. T. Franklin, of Southern Tennessee, was a prospecting visitor here several days this and last week. It is probable that he will buy a farm and locate here.

County commissioner-elect J. W. Tharp, was in town mingling with friends Saturday.

Moses Folsom and wife, enroute from St. Andrew to Jacksonville, stopped here and spent Monday. Mr. Folsom was working in the interest of a special edition of the Times-Union.

Rev. E. P. Smith, pastor of the Baptist church, left Monday for Lakeland to attend the State Baptist convention. He will return Saturday, and will hold the usual services Sunday. You are invited.

The big sale of the Chipley Furniture Co. is now on. If there is anything in the furniture line you need you had better buy it during the sale, as they have everything marked down to a very low figure. You can't beat their prices anywhere. Read their page advertisement.

Mayor Ainslie in welcoming delegates to the governors' conference in Richmond last week said: "If there is a man here who is the real governor of his state, whose wife does not rule instead he, I call on him to stand up and be counted." Florida's Governor, Albert W. Gilchrist, amid cheers and laughter arouse and was counted—alone. He is a batchelor, you know.

Get your horse and cow feed from Williams & Helton.

A piece of furniture makes an acceptable Christmas present. Chipley Furniture Co.

When a man agrees with you at all times look for the axe he has to grind.

If you want to make an acceptable Christmas present, give a piece of furniture.—Chipley Furniture Co.

Every section of Florida is progressive, and many sections are making many public improvements.

Get an art square or some rugs to beautify and make your room comfortable; we are selling them cheap.—Chipley Furniture Co.

A Chinese note for \$100 dated 2,500 years before Christ has been discovered, who shows how long it takes to pay the things.

The Red Tag Sale or the Chipley Furniture Co. is a bonified sale; nothing shoddy; all staple. Nothing charged at "spale price" so don't ask it.

No. 7778.

Report of the condition of The First National Bank, at Chipley, in the State of Florida, at the close of business, November 26th, 1912.

RESOURCES.	
Loan and Discounts.....	\$139,522.14
U.S. bonds to secure circulation.....	50,000.00
Insurance.....	720.00
Premiums on U. S. Bonds.....	201.00
Bonds, securities, etc.....	7,784.27
Banking house, furniture and fixtures.....	20,440.08
Other real estate owned.....	5,338.92
Due from National Banks (not reserve agents).....	31,590.98
Due from approved reserve agents.....	15,064.64
Checks and other cash items.....	235.86
Notes of other National Banks.....	1,310.00
Fractional paper currency, nickels and cents.....	130.64
Lawful money reserve in Bank: Specie.....	\$0,032.35
Legal-tender notes 1,265.00.....	10,297.35
Redemption fund with U. S. Treasurer (5 per cent of circulation).....	2,500.00
Total.....	\$275,664.95
LIABILITIES.	
Capital stock paid in.....	\$50,000.00
Surplus fund.....	20,000.00
Undivid profits, less expenses and taxes paid.....	1,904.20
National Bank notes outst'd/g.....	50,000.00
Due to other National Banks.....	4,992.77
Dividends unpaid.....	40.00
Individual deposits subject to check.....	139,215.42
Time certificates of deposit.....	8,925.50
Certified checks.....	87.24
Cashier's checks outstanding.....	400.82
Total.....	\$275,664.95

State of Florida, County of Washington: I, W. O. Butler, Jr., Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

W. O. BUTLER, JR., Cashier
(A. D. Campbell,
Correct—Attest: { E. A. Alford, Directors,
E. N. Dekle.

Subscribed and sworn to before me this 7th day of December 1912.
A. M. Harper, Notary Public.

Town Topics.

Only two weeks till Christmas.

Come to Chipley to do your Christmas trading.

And what about the high cost of Christmas presents?

The tongue often fails to tell straight what the eye sees.

T. H. Callahan has moved his barber shop to the R. C. Horne store building.

Let us be what we are and say what we think, and in everything faithfully sustain the truth.

The little Dickey bird says there is to be a wedding in town before the passing of the Yuletide season.

Thanks to the kindness of Sheriff Allen, the Banner household has been feasting on spearribs this week.

Dr. R. E. Tiller killed a one-year old pig Wednesday that netted him 331 pounds of meat. Pretty hefty pig this.

The Banner extends thanks to Mrs. A. I. Miller for a fine mess of birds. It makes us feel good to be thus remembered.

Do your holiday shopping early; get first chice, and favor those who are striving to accommodate you. Show them your appreciation.

Don't let Christmas slip up on you without the proper announcement of your holiday goods. The Banner is the paper that will get results from advertisements.

There are two things that is much needed in Chipley, and which she must have before the town progresses much further, and that is electric lights and an ice plant.

The ladies of the Methodist church will hold a Bazaar at the Harvey store building on Friday and Saturday December 20th and 21st. It hoped they will have liberal patronage.

The show windows at Campbell & Dekle Co's. are always attractive, but they are unusually pretty this week, being tastily decorated and displaying their line of holiday goods.

The Board of Trade held its usual weekly meeting Monday afternoon, at which time a constitution and by-laws for the organization was adopted, same being ordered printed in pamphlet form, so that every member can be furnished with a copy of it.

Dr. Wilson desires the Banner to state that he will carry on the work of treating hookworms started here by the State Board of Health. So, if you desire the treatment for yourself or any member of your family call on him at McGeachy's drug store and get it.

A Jacksonville man has invented a household ice machine, and they are now being manufactured in that city. It is said that a machine of 50 pounds capacity occupies a space of 18x24 inches. It can be operated by gasoline or any other power. It is said to be very simple and to cost very little.

The merchants of Chipley make an honest effort to supply the wants of the people, and their merchandise favorably compete with prices prevailing in larger cities. Our people should appreciate their effort and give them the proper encouragement. In other words put the 2-cent stamp you send to Chicago with your \$4.98 order and get the same goods at home, save express charges, and a week or two's wait to get them.

MOST ANY BANK

Can handle your business after a fashion, when times are good and money easy. When times

are hard and money tight you feel the

need of a business connection with a

Big Strong and Reliable Bank

Do your banking business and make your credit

good with the strongest Bank in

Washington County.

The First National Bank of Chipley.

Take Notice

From this date henceforth, we will run our market business on a strictly

ASH BASIS.

When you send to the market for meat, send the money also; or if you order by 'Phone, have the change ready for the delivery boy. Don't forget this!

'Phone 173. Wells & Sharron.

The Tallahassee True-Democrat tells of a Leon county farmer who netted \$7,000 in one year on dairy products. The avenues for making money in Florida is widening and increasing in number.

The Miami Metropolis says plans are about matured a 1000-acre cane patch in Dade county. Well we ought to have 250 acres about Chipley next year. There is a ready market for all the syrup we can make.

Get it fresh at SCHELL'S.

You can get it at SCHELL'S.

Fresh Crackers at SCHELL'S

Butterine, Butter and Cheese at SCHELL'S.

Your credit is good with us. Chipley Furniture Co.

FURNITURE! Yes we are selling stacks of it. Come in let us sell you some. Chipley Furniture Co.

Residence For Sale.

I offer my house and lot, corner 6th and Jackson streets for sale, but if not sold by Dec. 25th it will be withdrawn from the market for one year, as I will then rent it.

C. G. ALLEN.

Velvet Beans Wanted.

I am in the market for the purchase of matured velvet beans in the hull. Will pay the best market price in cash for all matured beans in the hull, brought me.

E. N. DEKLE.

Gin Notice.

Those having cotton to be ginned please take notice that the Chipley Gin Co's gins will run only on Friday and Saturday of each week, until January 1st.

CHIPLEY GIN CO.

Peanuts! Peanuts!

3000 bushels selected N. C., Florida grown peanut seed, at \$1.00 per bushel, of 25 pounds, f. o. b. Lowell, Fla.

2500 bushels selected Velvet Bean seed at \$2.50 per bushel.

We are now ready to make immediate deliveries on Peanuts, and January deliveries on Velvet Beans. Let us have your orders now; prices will advance later in season.

RAYSOR FARMS,
Lowell, Florida.

See SCHELL for Feed.

Magazines at SCHELL'S.

Get one of those new hats at Williams & Helton.

If it is furniture you want, see Chipley Furniture Co.

You can get all ingredients for fruit cake at Williams & Helton.

CASH OR CREDIT, That is the way we sell furniture. Chipley Furniture Co.

New lot of Tobacco—Brown's Mule, Apple Sun Cured, Prince Albert smoking, at SCHELL'S.

Do you like good biscuit? Try Pillsbury Flour; its the best made. Williams & Helton.

25 per cent. off for Cash until January 1st, is our inducement. Chipley Furniture Co.

Call us and see what nice groceries you get; we make quick delivery, too. Williams & Helton.

B. Blake & Co. have something of special interest to the ladies to offer; step in see what it is.

Absolutely fresh groceries and quick delivery is what you get from Williams & Helton.

I am agent for the Saibara Nurseries, located at Mobile. If you want Orange or any other kind of fruit trees, see me for catalog and prices.—J. E. CAILEY